

## SYSTEM AND METHOD FOR NETWORKED LOYALTY PROGRAM

### ABSTRACT OF THE DISCLOSURE

The present invention provides a system for implementing a purchaser incentive program on a network-wide level. The system associates SKU and UPC data on a network level to provide consumers with a purchasing environment that is both convenient and cost-efficient. The association of SKU and UPC data at a network level also provides consumers with the ability to analyze their own purchase data for a variety of purposes, including analyses relating to the consumer's spending behaviors or patterns for example. In accordance with one aspect of the invention, the association of UPC and SKU data by the system facilitates a network-wide search for an item that a consumer desires to purchase under terms or conditions that are selected by the consumer and are therefore perceived to be optimal by that consumer. In accordance with another aspect of the invention, the association of UPC and SKU data by the system facilitates data analysis by a consumer based upon any of several factors, including items purchased, prices for those items, retailer ID, SKU number, UPC, manufacturer ID, and/or the like. The system may compile any of the above data across multiple entities for the purpose of data analysis, such as analyses which may be employed in consumer budgeting for example.